

<i>SERFF Tracking Number:</i>	<i>TRVD-125557237</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0020-CD</i>		
<i>TOI:</i>	<i>22.0 Aircraft</i>	<i>Sub-TOI:</i>	<i>22.0000 Aircraft</i>
<i>Product Name:</i>	<i>Aviation</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Aviation/2008-03-0020-CD</i>		

## Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company, Travelers Property Casualty Company of America

Product Name: Aviation

SERFF Tr Num: TRVD-125557237 State: Arkansas

TOI: 22.0 Aircraft

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 22.0000 Aircraft

Co Tr Num: 2008-03-0020-CD

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Authors: Jill Karlstad, Jane Swanson

Disposition Date: 03/31/2008

Date Submitted: 03/21/2008

Disposition Status: Approved

Effective Date Requested (New): 12/26/2007

Effective Date (New): 12/26/2007

Effective Date Requested (Renewal): 12/26/2007

Effective Date (Renewal): 12/26/2007

State Filing Description:

## General Information

Project Name: TRIPRA - Aviation

Status of Filing in Domicile: Authorized

Project Number: 2008-03-0020-CD

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/31/2008

State Status Changed: 03/31/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In compliance with the insurance laws and regulations of your state and pursuant to the voluntary expedited filing procedures, we respectfully submit our new form.

The purpose of this submission is to place on file the enclosed new endorsement developed in conjunction with the terms and conditions of the Terrorism Risk Insurance Program Reauthorization Act of 2007. Also enclosed please find

<i>SERFF Tracking Number:</i>	<i>TRVD-125557237</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0020-CD</i>		
<i>TOI:</i>	<i>22.0 Aircraft</i>	<i>Sub-TOI:</i>	<i>22.0000 Aircraft</i>
<i>Product Name:</i>	<i>Aviation</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Aviation/2008-03-0020-CD</i>		

our Disclosure Notices which have been included for informational purposes.

The following material is enclosed:

- Expedited Filing Transmittal
- Form Index
- Proposed forms

Your acknowledgment of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

## Company and Contact

### Filing Contact Information

Jane Swanson, Senior Regulatory Analyst	JSWANSON@travelers.com
385 Washington Street	(651) 310-5556 [Phone]
St. Paul, MN 55102	(651) 310-4361[FAX]

### Filing Company Information

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	
	-----	
Travelers Property Casualty Company of America	CoCode: 25674	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 36-2719165	
	-----	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

<i>SERFF Tracking Number:</i>	<i>TRVD-125557237</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0020-CD</i>		
<i>TOI:</i>	<i>22.0 Aircraft</i>	<i>Sub-TOI:</i>	<i>22.0000 Aircraft</i>
<i>Product Name:</i>	<i>Aviation</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Aviation/2008-03-0020-CD</i>		
<b>Retaliatory?</b>	<b>No</b>		
<b>Fee Explanation:</b>			
<b>Per Company:</b>	<b>No</b>		

SERFF Tracking Number:	TRVD-125557237	State:	Arkansas
First Filing Company:	St. Paul Fire and Marine Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	2008-03-0020-CD		
TOI:	22.0 Aircraft	Sub-TOI:	22.0000 Aircraft
Product Name:	Aviation		
Project Name/Number:	TRIPRA - Aviation/2008-03-0020-CD		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Fire and Marine Insurance Company	\$50.00	03/21/2008	18857802
Travelers Property Casualty Company of America	\$0.00	03/21/2008	

*SERFF Tracking Number:* TRVD-125557237 *State:* Arkansas  
*First Filing Company:* St. Paul Fire and Marine Insurance Company, ... *State Tracking Number:* EFT \$50  
*Company Tracking Number:* 2008-03-0020-CD  
*TOI:* 22.0 Aircraft *Sub-TOI:* 22.0000 Aircraft  
*Product Name:* Aviation  
*Project Name/Number:* TRIPRA - Aviation/2008-03-0020-CD

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	03/31/2008	03/31/2008

SERFF Tracking Number:	TRVD-125557237	State:	Arkansas
First Filing Company:	St. Paul Fire and Marine Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	2008-03-0020-CD		
TOI:	22.0 Aircraft	Sub-TOI:	22.0000 Aircraft
Product Name:	Aviation		
Project Name/Number:	TRIPRA - Aviation/2008-03-0020-CD		

## Disposition

Disposition Date: 03/31/2008  
Effective Date (New): 12/26/2007  
Effective Date (Renewal): 12/26/2007  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: TRVD-125557237 State: Arkansas

First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 2008-03-0020-CD

TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft

Product Name: Aviation

Project Name/Number: TRIPRA - Aviation/2008-03-0020-CD

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Index of Forms DN as info	Approved	Yes
Supporting Document	Informational only Forms	Approved	Yes
Form	Cap On Losses From Certified Acts of Terrorism Endorsement	Approved	Yes

SERFF Tracking Number: TRVD-125557237 State: Arkansas

First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 2008-03-0020-CD

TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft

Product Name: Aviation

Project Name/Number: TRIPRA - Aviation/2008-03-0020-CD

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap On Losses From Certified Acts of Terrorism Endorsement	AV032	1-08	Endorsement/Amendment/Conditions		0.00	AV032F_0108.pdf



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT**

The changes made by this endorsement apply to any and all liability coverages and any and all hull physical damage coverages provided by your policy, other than any coverage that is changed by an exclusion that applies to "certified acts of terrorism".

**1. The following is added to PART 3 – DEFINITIONS:**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**2. The following is added to PART 4 – COMMON POLICY CONDITIONS:**

**Cap On Losses From Certified Acts Of Terrorism**

If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a Program Year (January 1 through December 31), and we have met our insurer deductible under the Terrorism Risk Insurance Act:

- a.** We will not be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- b.** Insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy.

---

**Name of Insured**

**Policy Number**

**Effective Date**

**Processing Date**

---

<i>SERFF Tracking Number:</i>	<i>TRVD-125557237</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0020-CD</i>		
<i>TOI:</i>	<i>22.0 Aircraft</i>	<i>Sub-TOI:</i>	<i>22.0000 Aircraft</i>
<i>Product Name:</i>	<i>Aviation</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Aviation/2008-03-0020-CD</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125557237 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-03-0020-CD  
TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
Product Name: Aviation  
Project Name/Number: TRIPRA - Aviation/2008-03-0020-CD

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/31/2008

**Comments:**

**Attachment:**

2008-03-0020-CD AR Terrorism Expedited Form 2007.pdf

**Satisfied -Name:** Index of Forms DN as info **Review Status:** Approved 03/31/2008

**Comments:**

**Attachment:**

2008-03-0020-CD Index of Forms DN as info.pdf

**Satisfied -Name:** Informational only Forms **Review Status:** Approved 03/31/2008

**Comments:**

**Attachments:**

AV810 V\_0108.pdf

AV811 V\_0108.pdf

AV812 V\_0108.pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) Arkansas

**Indicate Type of Filing**

- ☐ Filing Related to *Certified Losses*  
☐ Filing Related to *Non-Certified Losses*  
☒ Filing Applicable to Both Certified and Non-Certified Losses

**Department Use only**

Company Name(s)	Domicile	NAIC #	FEIN #
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	MN	24767	41-0406690
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	CT	25674	36-2719165

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jane Swanson Sr. Regulatory Analyst 385 Washington Street St. Paul, MN 55102	800.328.2189 Ext. 05556	651.310.5556	jswanson@travelers.com

**Filing information**

<b>Line of Insurance</b> (see attachment)	22.0 Aircraft (All Perils)
<b>Company Program Title</b> (Marketing title) (if applicable)	TRIPRA – Aviation Program
<b>Filing Type</b> ** see note below	Form
<b>This application is used with:</b>	N/A
<b>Effective Date Requested</b>	December 26, 2007
<b>Filing date</b>	March 21, 2008
<b>Company Tracking Number</b>	2008-03-0020-CD
<b>Date filing approved in domiciliary state, if applicable</b>	N/A – Not required to be filed

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	Cap on Losses From Certified Acts of Terrorism Endorsement	AV032 Ed. 1-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	N/A - New	N/A - New
02	Disclosure Notice Terrorism Risk Insurance Act of 2002	AV810 Ed. 1-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	N/A – New Informational only	N/A – New Informational only
03	Disclosure Notice Terrorism Risk Insurance Act of 2002 Rejection of Our Offer Of Coverage	AV811 Ed. 1-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	N/A – New Informational only	N/A – New Informational only
04	Disclosure Notice - Offer of Terrorism Insurance Coverage	AV812 Ed. 1-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	N/A – New Informational only	N/A – New Informational only
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.

- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;  
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Jane Swanson

Print Name:

Sr. Regulatory Analyst

Title:

**Aviation Program**  
**Terrorism Risk Insurance Program Reauthorization Act of 2007**  
**Index of Forms**

<b>Form No. &amp; Ed. Date</b>	<b>Title</b>	<b>Replaced Form No. &amp; Ed. Date</b>
AV032 Ed. 1-08	Cap On Losses From Certified Acts of Terrorism Endorsement	N/A - New
AV810 Ed. 1-08	Disclosure Notice Terrorism Risk Insurance Act of 2002	N/A – New Informational only
AV811 Ed. 1-08	Disclosure Notice Terrorism Risk Insurance Act of 2002 Rejection of Our Offer Of Coverage	N/A – New Informational only
AV812 Ed. 1-08	Disclosure Notice - Offer of Terrorism Insurance Coverage	N/A – New Informational only

## **DISCLOSURE NOTICE**

### **TERRORISM RISK INSURANCE ACT OF 2002**

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the federal government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury - in concurrence with the Secretary of State and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger" (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The premium charge shown below is for coverage under this policy for insured losses covered by the Act. This terrorism premium does not include any charges for the portion of insured losses covered by the federal government under the Act.

If \$0 is shown below for the certified acts of terrorism premium charge, this policy provides such terrorism coverage for no premium charge.

The certified acts of terrorism premium charge shown below does not apply to any insuring agreement or coverage part in this policy for which you did not accept our offer, for a premium charge, of such terrorism coverage. If you did not accept our offer of such terrorism coverage, this policy contains one or more exclusions that apply to certified acts of terrorism under each such insuring agreement or coverage part. Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the applicable definition of certified acts of terrorism no longer requires that the act of terrorism be committed on behalf of a foreign person or foreign interest. Therefore, each such exclusion is not limited to an act of terrorism committed on behalf of a foreign person or interest. Furthermore, each such exclusion also may apply to other acts of terrorism that are not certified acts of terrorism.

---

**Name of Insured:**

**Policy Number:**

**Effective Date:**

**Certified Acts Of Terrorism Premium Charge:**

**Processing Date:**

---

**DISCLOSURE NOTICE**  
**TERRORISM RISK INSURANCE ACT OF 2002**  
**REJECTION OF OUR OFFER OF COVERAGE**

---

**You did not accept our offer of coverage for certified acts of terrorism, as defined in and certified under the Terrorism Risk Insurance Act of 2002. Therefore, this policy contains one or more exclusions that apply to certified acts of terrorism. Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the applicable definition of certified acts of terrorism no longer requires that the act of terrorism be committed on behalf of a foreign person or foreign interest. Therefore, each such exclusion is not limited to an act of terrorism committed on behalf of a foreign person or interest. Furthermore, each such exclusion also may apply to other acts of terrorism that are not certified acts of terrorism.**

**If you were not made aware of our offer of coverage for certified acts of terrorism, or believe that this notice was included in this policy in error, please notify your agent or broker immediately.**

---

**Name of Insured:**

**Policy Number:**

**Effective Date:**

**Processing Date:**

---



## **DISCLOSURE NOTICE - OFFER OF TERRORISM INSURANCE COVERAGE**

Pursuant to the Terrorism Risk Insurance Act of 2002, an offer for coverage for certified acts of terrorism, as defined by the Act, is shown below.

You should know that, effective November 26, 2002, and while the Terrorism Risk Insurance Act of 2002 is in effect, any coverage provided by this policy for losses resulting from certified acts of terrorism would be partially reimbursed by the federal government under a formula established by federal law. Under this formula, the federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger" (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

**The premium for coverage for certified acts of terrorism, as defined by the Act, is:**

\$ .

### **IMPORTANT NOTES:**

The premium for your terrorism coverage is subject to change if you accept this offer and your policy is subsequently renewed with us. This premium does not include any charges for the portion of loss covered by the federal government under the Act.

If you do not accept this offer, your policy will include one or more exclusion endorsements that apply to certified acts of terrorism, as defined by the Act. Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the applicable definition of certified acts of terrorism no longer requires that the act of terrorism be committed on behalf of a foreign person or foreign interest. Therefore, each such exclusion endorsement is not limited to an act of terrorism committed on behalf of a foreign person or interest. Furthermore, each such exclusion also may apply to other acts of terrorism that are not certified acts of terrorism.

**PRIOR TO THE BINDING OF COVERAGE FOR YOUR POLICY OR POLICIES, PLEASE INFORM YOUR AGENT OR BROKER IF YOU WOULD LIKE TO PURCHASE COVERAGE FOR CERTIFIED ACTS OF TERRORISM.**

---

Named Insured's or  
Applicant's Name

---

Named Insured's or  
Applicant's Address

---

Date